



Fact Find

Designed to help us get to know you better

This fact find is designed to help gather your relevant personal and financial information, and goals.

We use this information, along with our discussions, to help develop a financial strategy that is suitable for your needs.

Potential strategies and products may be discussed during the information gathering process.

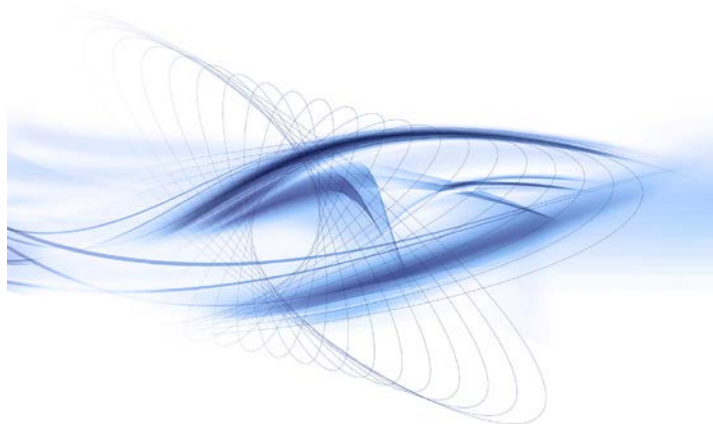
These should only be acted upon once formal advice, information and explanation have been provided in a suitable advice document.

We look forward to assisting you to reach your financial goals.

If you have any questions about this please contact us.

My contact details

Name:	Anthony Pearson
Practice:	Nest Egg Solutions
Phone:	07 5451 1441
Fax:	07 5443 9488
Email:	tony@nesteggsolutions.com
Website:	www.nesteggsolutions.com



Charter Financial Planning Limited
Member of the AMP Group
ABN 35 002 976 294
AFSL No 234665

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Personal Details

Name:	Client 1		Client 2	
Gender:				
Date of birth:	Age:	Age:		
Marital status:	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Widow <input type="checkbox"/> Divorced <input type="checkbox"/> Engaged		<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Widow <input type="checkbox"/> Divorced <input type="checkbox"/> Engaged	
Nationality:				
Tax resident (Aus):	<input type="checkbox"/> Yes <input type="checkbox"/> No <small>TFN in 'Information to read before preparing your plan'</small>		<input type="checkbox"/> Yes <input type="checkbox"/> No <small>TFN in 'Information to read before preparing your plan'</small>	
Dependants: <input type="checkbox"/> Tick if a list of further dependants is attached	Name	DOB	Financially dependent?	Until?
			<input type="checkbox"/> Yes	Years old
			<input type="checkbox"/> Yes	Years old
			<input type="checkbox"/> Yes	Years old
			<input type="checkbox"/> Yes	Years old
Dependant's special requirements:				
Family matters that may impact advice:				

Contact details

Tick contact preference

Home address:		<input type="checkbox"/>		<input type="checkbox"/>
Work address:		<input type="checkbox"/>		<input type="checkbox"/>
Phone:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Email:		<input type="checkbox"/>		<input type="checkbox"/>
Fax:		<input type="checkbox"/>		<input type="checkbox"/>

Employment details

Occupation Title:				
Employer:				
Employment:	<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Contract <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired		<input type="checkbox"/> Full-time <input type="checkbox"/> Part-time <input type="checkbox"/> Contract <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired	
Expected changes:				
Salary packaging:	<input type="checkbox"/> Vehicle <input type="checkbox"/> Computer <input type="checkbox"/> Other <input type="checkbox"/> Organiser		<input type="checkbox"/> Vehicle <input type="checkbox"/> Computer <input type="checkbox"/> Other <input type="checkbox"/> Organiser	
Annual leave:				
LS leave:	<input type="checkbox"/> Accessible?:		<input type="checkbox"/> Accessible?:	
Sick leave:				

Client Identification

Collect one primary ID source OR provide two secondary ID sources. Select the verified ID source retained on file

	Client 1	Client 2
Primary source:	<input type="checkbox"/> Driver's license <input type="checkbox"/> Passport <input type="checkbox"/> Other	<input type="checkbox"/> Driver's license <input type="checkbox"/> Passport <input type="checkbox"/> Other
Secondary source:		

Why have you sought advice?

Record the client(s) initial reasons for seeking advice here.

Client 1 or joint	Client 2
<input type="checkbox"/> Joint	
<input type="checkbox"/> Individual <input type="checkbox"/> Trustee <input type="checkbox"/> Director	<input type="checkbox"/> Individual <input type="checkbox"/> Trustee <input type="checkbox"/> Director

Notes:

Net wealth

- Include details of any loans secured against a particular asset in the same row

ASSETS				ASSOCIATED DEBT		
Asset	Owner	Value	Debt	Debtor	Value	
1	Principal residence	\$	1	Home loan:	\$	
2	Contents	\$	2		\$	
3	Vehicle:	\$	3	Car loan:	\$	
4	Vehicle:	\$	4	Car loan:	\$	
5	Everyday bank account	\$	5		\$	
6		\$	6		\$	
7		\$	7		\$	
8		\$	8		\$	
9		\$	9		\$	
10		\$	10		\$	
11		\$	Unsecured Debt		Owner	Value
12		\$	11	HECS/ Fee-Help	\$	
13		\$	12	Centrelink debt	\$	
14		\$	13	Credit card	\$	
15		\$	14		\$	
16		\$	15		\$	
17		\$	16		\$	
TOTAL ASSET VALUE		\$	TOTAL DEBT VALUE		\$	
Length of time in principal residence:						

SUPERANNUATION AND RETIREMENT INCOME STREAMS

Super fund	Balance	Owner	Super / Income stream	Account no.
1	\$		<input type="checkbox"/> S <input type="checkbox"/> IS	
2	\$		<input type="checkbox"/> S <input type="checkbox"/> IS	
3	\$		<input type="checkbox"/> S <input type="checkbox"/> IS	
4	\$		<input type="checkbox"/> S <input type="checkbox"/> IS	
5	\$		<input type="checkbox"/> S <input type="checkbox"/> IS	
6	\$		<input type="checkbox"/> S <input type="checkbox"/> IS	
7	\$		<input type="checkbox"/> S <input type="checkbox"/> IS	
8	\$		<input type="checkbox"/> S <input type="checkbox"/> IS	
TOTAL SUPERANNUATION VALUE		\$		

NET WORTH \$

LOAN VALUE RATIO %

Asset information

- Avoid recording the same information twice by listing the asset number from the previous page in the 'Asset no.' column below.

Personal assets (non-income earning assets eg cars, contents and holiday homes)

Asset no.:					
Has the asset been valued in the last 12 months?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date last valuation:					
Date of purchase:					
Centrelink value:	\$	\$	\$	\$	\$
Insured:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Retain:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Investment property assets

Asset no.:					
Date of purchase:					
Date of last valuation:					
Centrelink value					
Insured:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Retain:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Cash / fixed interest

Asset no.:					
Interest rate:	%	%	%	%	%
Purchase date:					
Maturity date:					
Retain:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Statement attached:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Managed investments / shares

Asset no.:				
Product / investment option / share:				
On the ASX:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of market value:				
Purchase date:				
Type of investment:				
No. of units / shares:				
Reg saving (pa):	\$	\$	\$	\$
Reg drawdown (pa):	\$	\$	\$	\$
Income re-invested:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Geared:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Retain:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Statement attached:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Debt and liabilities

Loan #				
Status	<input type="checkbox"/> Existing <input type="checkbox"/> New	<input type="checkbox"/> Existing <input type="checkbox"/> New	<input type="checkbox"/> Existing <input type="checkbox"/> New	<input type="checkbox"/> Existing <input type="checkbox"/> New
Lender:				
Debtor (borrower):				
Loan purpose:				
Actual repayment amount:				
Contractual repayment amount:				
Interest:	%	%	%	%
Repayment frequency:	<input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Other:	<input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Other:	<input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Other:	<input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Other:
Fixed or variable:	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable	<input type="checkbox"/> Fixed <input type="checkbox"/> Variable
Principal / interest:	<input type="checkbox"/> P <input type="checkbox"/> P & I	<input type="checkbox"/> P <input type="checkbox"/> P & I	<input type="checkbox"/> P <input type="checkbox"/> P & I	<input type="checkbox"/> P <input type="checkbox"/> P & I
Number of years with lender				
Loan term:				
Term remaining:				
Guarantor (if any):				
Original loan amount:	\$	\$	\$	\$
Amount outstanding:	\$	\$	\$	\$
Interest claimed as a tax deduction?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has the client given a personal guarantee on a family member's or friend's debt? If yes, please detail who the guarantee was provided to, the amount and any assets that the guarantee is secured against:	<input type="checkbox"/> Yes <input type="checkbox"/> No			

Notes

Retirement planning

	Client 1	Client 2
At what age do you want to retire?		
Expected retirement start date:		
Desired level of income in retirement:	\$ <input type="checkbox"/> Joint:	\$
Expected expenses in retirement:	\$ <input type="checkbox"/> Joint:	\$
Which assets will you use to fund your retirement, other than superannuation?	<input type="checkbox"/> Joint:	
Would you be prepared to access equity in your home to fund retirement?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Superannuation considerations

Concessional: (Current tax year)	Salary Sacrifice	\$	\$
	Personal deductible	\$	\$
	Employer	\$	\$
Non-concessional:	Current year:	\$	Current year: \$
	Last year:	\$	Last year: \$
	Two years ago:	\$	Two years ago: \$
Have you claimed tax deduction on any of these contributions?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you received an Employment Termination Payment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Capital gains tax exempt contributions:	\$	\$	
Is salary sacrifice available?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If aged between 65 and 75 years, have you worked a minimum of 40 hours over any 30 consecutive days in the current financial year?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If between 55 and 59, please detail past withdrawals from superannuation:			
Would you like a lost superannuation search conducted?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	

Superannuation components

Account	Tax free	Taxable-taxed	Taxable-untaxed	Restricted-preserved	Unrestricted-preserved	Unrestricted non-preserved	Receives contributions	Statement attached
1.	\$	\$	\$	\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
2.	\$	\$	\$	\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
3.	\$	\$	\$	\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>

Complete this table or attach a current (issued within 30 days), relevant statement that discloses this information.

Retirement income stream details

Account	Pension type	Purchase Price	Purchase Date	Tax free %	Asset test exempt for social security?	Statement attached
1.		\$		%	%	<input type="checkbox"/>
2.		\$		%	%	<input type="checkbox"/>
3.		\$		%	%	<input type="checkbox"/>



Complete this table or attach a current (issued within 30 days), relevant statement that discloses this information.

Determining your investment strategy

Earlier we talked about what you would like to achieve from our discussion – your goals. With these in mind, we need to work out how to invest your money to give you the best chance of meeting your goals. To do this we take into account:

- your timeframe for investing based on your goals and your attitude to investment risk.

The first step is to group your goals according to your desired timeframe for achieving them. We then discuss the types of investments, including your existing investments that may be suitable to achieve your goals. It is important you are aware of investment risks and how they apply to the investment strategy we recommend for you. Finally we will look at strategies that can be used to reduce the risks of investing such as diversifying the assets in your portfolio and the options available to protect your capital.

	Short-term goals	Long-term goals
Timeframe	0-5 years	5+ years
Typical goals	<ul style="list-style-type: none"> • Emergency savings • Holiday • car • Home deposit/minor renovations • Wedding costs 	<ul style="list-style-type: none"> • Retirement plans – superannuation • Creating or building non super savings • Investment property/holiday home • Major home renovations • Business venture
Suggested assets	<p>Emphasis on income earning investments that generally provides a reliable and stable income but with little or no capital growth returns.</p> <ul style="list-style-type: none"> • Cash: pays interest in return for money deposited e.g. bank savings, cash management accounts. • Fixed interest: you effectively “lend” money to a company or institution and receive income or interest repayments in return e.g. government bonds, mortgage funds. <p>A smaller weighting, if any, of property and shares</p>	<p>Emphasis on capital growth investments that are generally considered risky because their value can fluctuate regularly.</p> <ul style="list-style-type: none"> • Property: is purchased directly through a real estate agent or indirectly through listed property funds. The investment return includes capital growth and rental income. • Shares: represent a part ownership in an Australian or overseas company. The investment return includes capital growth and company profit distributions (dividends). <p>A smaller weighting, if any, of cash and fixed interest</p>
Risk	<p>The value is expected to be relatively stable over the short term. With cash investments your money is there if or when you need it.</p> <p>Some fixed interest investments carry a lot of risk. You should only invest with companies or products that have received a high credit rating.</p>	<p>The value is expected to move in value, both up and down, over the short term, but is likely to achieve stronger returns over the long term.</p> <p>Due to these fluctuations in value there is a risk that your money won't be worth as much when you need it.</p>
Risk	<p>It is important to separate risk from volatility because they are quite different. When we talk about risk, we mean the chance you will lose money permanently or not achieve your financial goals. Volatility means the value of the investment changes more sharply and more frequently.</p> <p>The key is to not put yourself in a position where you sell your investments at the wrong time (when their value is low). You will generally lose money when you don't let your investments run their course or when you can no longer tolerate the degree of volatility and sell your investment in a panic.</p>	
	 It is important to have less volatile investment returns when you only have a short timeframe to invest.	 Hold volatile investments over the longer term to increase the chance of achieving higher returns on your money.
Choosing the right asset group to meet your needs	<p>An important point to understand when choosing the right investments for your needs is that no single asset group is likely to meet all of your needs. Investing all of your money into a single asset group can be a risky strategy as returns tend to occur in cycles.</p> <p>Consider the following table which shows annual returns from each of the main investment types over the last 20 years. It shows:</p> <ul style="list-style-type: none"> • Investment returns vary from year to year • High investment returns can be followed with low, or negative, returns • Low, or negative, investment returns can be followed with high returns • Last year's investment performance is not a good indicator of next year's performance. 	


	Cash	Australian Fixed Interest	International Fixed Interest	Listed Property	Australian Shares	International Shares
Dec 1995	8.0%	18.7%	20.1%	12.7%	21.1%	26.7%
Dec 1996	7.6%	11.9%	10.7%	14.5%	14.4%	6.7%
Dec 1997	5.6%	12.2%	10.5%	20.3%	12.7%	42.2%
Dec 1998	5.1%	9.5%	10.4%	18.0%	9.8%	32.8%
Dec 1999	5.0%	-1.2%	0.8%	-5.0%	18.7%	17.6%
Dec 2000	6.2%	12.0%	10.1%	17.8%	6.4%	2.5%
Dec 2001	5.3%	5.5%	7.4%	14.6%	10.4%	-9.6%
Dec 2002	4.8%	8.8%	11.2%	11.8%	-8.8%	-27.1%
Dec 2003	4.9%	3.0%	5.6%	8.8%	14.6%	-0.3%
Dec 2004	5.6%	7.0%	9.0%	32.0%	28.0%	10.4%
Dec 2005	5.7%	5.8%	7.5%	12.5%	22.8%	17.4%
Dec 2006	6.0%	3.1%	3.9%	34.0%	24.2%	12.0%
Dec 2007	6.8%	3.5%	7.0%	-8.4%	16.1%	-2.1%
Dec 2008	7.6%	14.9%	13.4%	-54.0%	-38.4%	-24.5%
Dec 2009	3.5%	1.7%	3.9%	7.9%	37.0%	0.3%
Dec 2010	4.7%	6.0%	7.9%	0.4%	1.6%	-1.5%
Dec 2011	5.0%	11.4%	10.6%	-1.5%	-10.5%	-4.8%
Dec 2012	4.0%	7.7%	8.3%	33.0%	20.3%	14.4%
Dec 2013	2.9%	2.0%	2.6%	7.1%	20.2%	48.0%
Dec 2014	2.7%	9.8%	9.8%	27%	5.6%	15.0%

Returns for the 20 years to December 2014

Important information:
The returns do not include allowance for fees or taxation.

■ Best performing asset group ■ Worst performing asset group

It is not possible to predict the timing of negative returns; or in which asset group they will occur. The timing of negative returns can have a devastating effect on your ability to meet your goals. Especially if they occur when you need to draw on your savings.

 For example, if you require \$500,000 to achieve your retirement goals, and in the year of your retirement, your superannuation fund falls in value from \$470,000 to \$376,000, a fall of 20%, this will have a significant impact on your retirement goals.

Choose a blend of asset to minimise risk
We recommend you blend or diversify your money across a range of asset groups to reduce the volatility of your investment. By holding assets that perform differently to each other, losses made on some investments can be offset in part by gains on others.

Investment strategy options
The investment strategy selected for your short and long term goals must take into account the return required from your investment to fund your goals. We use six different investment strategies, which blend income earning investments and growth assets, to determine an asset allocation that could potentially deliver the required return. The longer the timeframe for investing, the greater recommended exposure to growth assets.

Suitable for short-term goals			Suitable for long-term goals		
0 % Growth Assets	30 % Growth Assets	50 % Growth Assets	70 % Growth Assets	85 % Growth Assets	100 % Growth Assets

Changing from long-term to short-term
Over time your short-term goals will be achieved and the timeframe for achieving your long-term goals will shorten. At your review, we will assess whether your long-term goals are now short-term goals and re-assess your attitude to investment risk and whether your investments remain appropriate.

Protecting your capital
To achieve your short and long term goals, you may need to adopt an investment strategy with higher levels of volatility than you are comfortable with. But it would not be appropriate if it causes you to worry so much that you cannot sleep at night. This may result in a panic sale of assets at exactly the wrong time. You could consider:

- Investing in a lower risk investment strategy. This will reduce the levels of volatility and risk in your portfolio however; it may not be possible to achieve the returns you need to meet all of your goals.
- Investing in a product with some type of capital or income guarantee. This will provide your future with more certainty however; you need to weigh up the costs of these products with the benefits they provide.

Capital guaranteed and protected products

Savings accounts and term deposits

Bank accounts provide you with a safe place to keep your money. Banks are heavily regulated and standards are in place to ensure your deposits are as safe as possible and your capital is there when you need it.

Things to consider

- Low returns:
 - Although the value of your savings is safe, the long term returns are often lower than from other investments.
- Time value of money (inflation):
 - Over time, the real value of your money decreases. This is called inflation. If you rely on the interest earned from your investment, over time the value of your investment and the interest you receive will not have the same purchasing power and may be insufficient to meet your income needs.
- Access to funds/automatic rollovers:
 - Term deposits require you to invest for a minimum investment period and the provider may charge you a fee to access your funds early. You also need to watch out for automatic rollovers when the term expires. You may not want to tie up your funds for another term, or the new interest rate may be lower than the original rate.

Protected products

The guarantee provided by these products is not the same as putting money in a bank account.

Some products allow you to have exposure to growth assets on the investment market with the option of purchasing a guarantee against losing your capital or running out of income during retirement.

Generally, protected products offer you the ability to enjoy investment returns in good economic times while protecting you from losing your money if investment markets fall in value.

Things to consider

- Cost:
 - Just like you pay insurance premiums, there are costs associated with purchasing the security that protected products offer.
 - Protected products do not necessarily mean you will receive a higher return than standard investment products, especially over the medium to longer term.
 - You need to consider why a protected benefit is important to you and weigh up the cost against the benefits that the product offers.
- Early access to funds:
 - Most capital guaranteed or protected products require you to invest for a minimum investment period and fees can apply if you need to access your funds earlier than intended.
 - The guarantee might not apply unless you hold the investment for the full term. If you access your funds early, or you die before the end of the term, you might get back less than you originally invested.
- Understand what you are purchasing:
 - Capital guaranteed or protected products are complex investment products. No two products are alike.

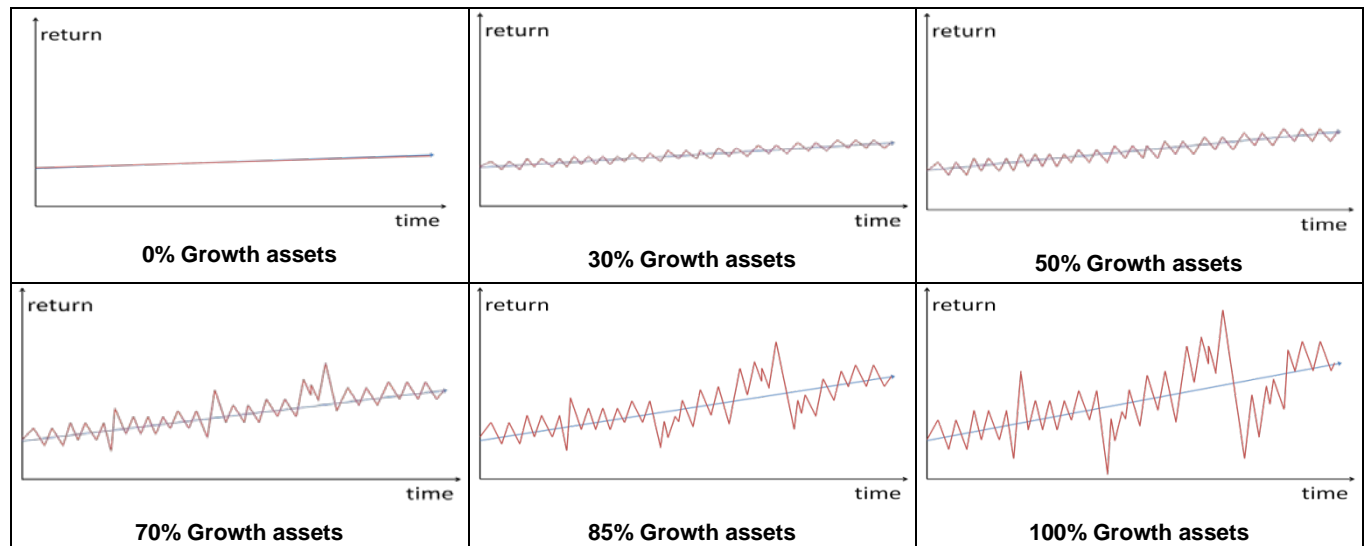
The guarantee or protection option can be achieved by structuring the product in a variety of ways – ensure you take the time to understand the features of the product and any terms and conditions that apply.

If you would like to learn more about capital protected products we recommend you read, “Get the facts: Capital Guaranteed or Protected Investments”. This is available from <http://www.moneysmart.gov.au> or we can provide a copy on request.



The guaranteed benefits offered by ‘guaranteed’, ‘secure’, ‘protected’ or ‘safe’ investments is only as strong as the financial security of the company offering the product.

Short and long-term investment strategies



Asset	0% Growth assets	30% Growth assets	50% Growth assets	70% Growth assets	85% Growth assets	100% Growth assets
Cash	100%	25%	15%	10%	5%	0%
Australian fixed interest	0%	25%	20%	10%	5%	0%
International fixed interest	0%	20%	15%	10%	5%	0%
Property	0%	0%	5%	10%	10%	10%
Australian shares	0%	15%	25%	30%	40%	45%
International shares	0%	15%	20%	30%	35%	45%
Projected return per annum (historical)	3.6%	5.5%	6.5%	7.5%	8.2%	9.0%
Extreme return range	0.6% - 6.6%	-8.3% - 19.3%	-15.1% to 28.1%	-21.6% to 36.6%	-27.8% to 44.3%	-34.6% to 52.6%
Normal return range	2.6% - 4.6%	0.9% - 10.1%	-0.7% to 13.7%	-2.2% to 17.2%	-3.8% to 20.3%	-5.5% to 23.6%
Probability of a positive return (over one year)	100%	90%	83%	79%	77%	74%
Minimum suggested investment timeframe	NA	2 years	4 years	5 years	6 years	7 years
Investment objective over investment timeframe	CPI + 1.0%	CPI + 2.0%	CPI + 3.0%	CPI + 3.5%	CPI + 4.0%	CPI + 4.75%
Probability of meeting investment objective	54%	59%	56%	56%	56%	55%

Short-term investment strategy

	Client 1		Client 2		Joint	
Funds available	\$		\$		\$	
Agreed investment strategy						
Capital protection option required (\$ portion)	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> Yes	\$
Reason for selection:						

Long-term investment strategy

Funds available	\$		\$		\$	
Agreed investment strategy						
Capital protection option required (\$ portion)	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> Yes	\$	<input type="checkbox"/> Yes	\$
Reason for selection:						

Notes

Investment / superannuation / pension feature and benefits

Investment Features	Client 1		Client 2		Why is this feature or benefit sought after?
	Must have	Nice to have	Must have	Nice to have	
Access to single manager or default life cycle investment options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Access to more complex investment options (multi-manager etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Access to socially or ethically responsible investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Access to direct equity within super or investment portfolio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ability to pay for advice fees from super/ investment/ pension account balance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Access to capital protected investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Access to income protected investments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ability to receive electronic statements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ability to view balance online	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Superannuation only

Access to binding nominations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
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Access to non-lapsing binding nominations	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Access to anti-detriment payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
A fund that accepts SG contributions, personal deductible contributions and rollovers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Access to a retirement income stream	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Access to a transition to retirement (TTR) product (if the client has reached preservation age)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ability to pay for my insurance premiums using my super or investment account balance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Fund has QROPS status (UK pensions transfer)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ability to have direct operational control	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ability to borrow within the fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Ability to invest in direct property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Insurance

Life Insurance and Total and Permanent Disablement Insurance

Existing life and TPD insurance policies

Policy name	Policy number	Policy owner	Insured	Sum insured	Premium p.a.	Maintain
1.				\$	\$	<input type="checkbox"/>
2.				\$	\$	<input type="checkbox"/>
3.				\$	\$	<input type="checkbox"/>
4.				\$	\$	<input type="checkbox"/>
5.				\$	\$	<input type="checkbox"/>
Exclusions/ loadings						

Life and TPD Insurance Needs Analysis

Only include assets in the 'Less offsets' section where the client is prepared for these assets to be sold in the event of their death or illness.

Needs	Client 1	Client 2	Less Offsets	Client 1	Client 2
Mortgage (outstanding)	\$	\$	Cash	\$	\$
Car loan	\$	\$	Investment property	\$	\$
Credit card debt	\$	\$	Super balance	\$	\$
Funeral-legal expenses	\$	\$	Shares	\$	\$
Bequests	\$	\$	Existing life cover	\$	\$
Income for spouse	\$	\$	Existing TPD cover	\$	\$
For how many years	yrs	yrs		\$	\$
Income for children	\$	\$		\$	\$
For how many years	yrs	yrs		\$	\$
Future earning rate	%	%		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
	\$	\$		\$	\$
Total Needs:	\$	\$	Total Offsets:	\$	\$

Gross life cover	\$	\$	Tax gross up	\$	\$
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Gross TPD cover	\$	\$	Tax gross up	\$	\$
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Complete this table if the client has directed the sum insured

	Life Insurance		TPD Insurance	
Policy owner:				
Requested cover:	\$	\$	\$	\$
How did the client determine the amount that was pre-selected?				

Trauma and income protection

Existing trauma and income protection insurance policies

Policy	Policy number	Policy owner	Insured	Sum insured	Exclusion / loadings	Premium p.a.	Maintain
1.				\$		\$	<input type="checkbox"/>
2.				\$		\$	<input type="checkbox"/>
3.				\$		\$	<input type="checkbox"/>
4.				\$		\$	<input type="checkbox"/>
5.				\$		\$	<input type="checkbox"/>

Trauma Insurance Needs Analysis

Needs	Client 1	Client 2	Less Offsets	Client 1	Client 2
Mortgage (outstanding)	\$	\$	Existing insurance	\$	\$
Car loan	\$	\$	Assets to be sold	\$	\$
Credit card debt	\$	\$	Super benefit	\$	\$
Provide income	\$	\$	Add:	\$	\$
For how many years	yrs	yrs	Add	\$	\$
Add:	\$	\$	Add:	\$	\$
Add:	\$	\$	Add:	\$	\$
Add:	\$	\$	Add:	\$	\$
Total Needs:	\$	\$	Total Offsets:	\$	\$

Trauma Cover Required

\$	\$
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Income Protection Needs Analysis

	Client 1	Client 2
Option 1	Maximum cover applicable: <input type="checkbox"/> 75% monthly <input type="checkbox"/> 75% Annual	Maximum cover applicable: <input type="checkbox"/> 75% monthly <input type="checkbox"/> 75% Annual
Option 2	Cost of living: \$	Cost of living: \$
	Other expenses: \$	Other expenses: \$
	Monthly cover required \$	Monthly cover required \$

Note leave balances in the employment section

Waiting period		
Benefit period		

Complete this table if the client would like to pre-select the level of insurance cover

	Trauma		Income Protection	
Policy owner				
Requested cover	\$	\$	\$	\$
How was this determined by the client?				

Insurance policy features, definitions and limitations

Policy features / definitions	Client 1	Client 2	Why?
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	Must have	Nice to have	Must have	Nice to have	
Ability to pay for insurance premiums through super fund balance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Client 1
					Client 2
A policy that has a heavy manual labour or hazardous occupation definition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Client 1
					Client 2
Ability to choose either stepped or level premiums	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Client 1
					Client 2
Access to indexed benefit products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Client 1
					Client 2
Ability to de-link life and TPD insurance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Client 1
					Client 2
	Client 1				Client 2
Family health history – someone in the client’s immediate family has experienced either a heart attack, stroke, cancer or coronary bypass	<input type="checkbox"/> Heart Attack <input type="checkbox"/> Stroke <input type="checkbox"/> Cancer <input type="checkbox"/> Coronary Bypass				<input type="checkbox"/> Heart Attack <input type="checkbox"/> Stroke <input type="checkbox"/> Cancer <input type="checkbox"/> Coronary Bypass

Health details

	Client 1			Client 2		
Private health provider:						
Private health cover types:						
Other private health details:						
How would you rate your current health?						
Do you have current health issues or concerns?						
Occupational duties:						
Mother	Current age	Cause of death		Current age	Cause of death	
Father	Current age	Cause of death		Current age	Cause of death	
Sports, hobbies other interests:	<input type="checkbox"/> Aviation / piloting <input type="checkbox"/> Water diving <input type="checkbox"/> Football <input type="checkbox"/> Rock climbing <input type="checkbox"/> Motorbike riding <input type="checkbox"/> Hang gliding <input type="checkbox"/> Horse riding <input type="checkbox"/> Ocean racing <input type="checkbox"/> Motor racing <input type="checkbox"/> Martial arts <input type="checkbox"/> Other: <input type="checkbox"/> Other: <input type="checkbox"/> Other:			<input type="checkbox"/> Aviation / piloting <input type="checkbox"/> Water diving <input type="checkbox"/> Football <input type="checkbox"/> Rock climbing <input type="checkbox"/> Motorbike riding <input type="checkbox"/> Hang gliding <input type="checkbox"/> Horse riding <input type="checkbox"/> Ocean racing <input type="checkbox"/> Motor racing <input type="checkbox"/> Martial arts <input type="checkbox"/> Other: <input type="checkbox"/> Other: <input type="checkbox"/> Other:		
Do you smoke?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Daily average:		<input type="checkbox"/> Yes <input type="checkbox"/> No	Daily average:	
Do you drink?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Daily average:		<input type="checkbox"/> Yes <input type="checkbox"/> No	Daily average:	
Premium frequency:	<input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Biannually <input type="checkbox"/> Annually			<input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Biannually <input type="checkbox"/> Annually		
Quote discounts:	<input type="checkbox"/> RACV <input type="checkbox"/> Business rewards			<input type="checkbox"/> RACV <input type="checkbox"/> Business rewards		

Estate Planning

Wills

Do you have a will?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Date of last review:		
Did you use a solicitor?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have your circumstances changed since it was last reviewed? Please detail.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you content with your current arrangements?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Complete this section where the client(s) doesn't have a Will or they wish to have their arrangements reviewed

Do you want joint or separate Wills?	<input type="checkbox"/> Joint <input type="checkbox"/> Separate			<input type="checkbox"/> Joint <input type="checkbox"/> Separate		
If one of you dies, do you want all of your estate to pass onto the surviving spouse?						
Name of executor(s):						
Executor's relationship to the client:	<input type="checkbox"/> Family member <input type="checkbox"/> Solicitor <input type="checkbox"/> Friend			<input type="checkbox"/> Family member <input type="checkbox"/> Solicitor <input type="checkbox"/> Friend		
Executor's phone number:						
Executor's address:						
Who would you like to receive your estate assets and in what proportion <small>excluding any particular bequests made</small>	Name	Relationship	%	Name	Relationship	%
Are there certain assets you want to gift to someone in particular? <small>beneficiary on the left and the asset on the right</small>						
Have you married before?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you have children with a previous partner?	<input type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No		

Guardianship of minors

Do you have minor children?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		
Have you nominated a guardian in your Will for minor children?	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you have specific wishes for their upbringing? If yes, provide details.	<input type="checkbox"/> Yes <input type="checkbox"/> No		<input type="checkbox"/> Yes <input type="checkbox"/> No		
	Client 1	Client 2		Client 1	Client 2
Do you want to provide protection for beneficiaries in the event of marriage breakdown, bankruptcy or future marriage?	<input type="checkbox"/>	<input type="checkbox"/>	Do you want to provide protection for vulnerable beneficiaries? e.g. disabled or spendthrift children.	<input type="checkbox"/>	<input type="checkbox"/>
Do you want to avoid potential challenges against your Will?	<input type="checkbox"/>	<input type="checkbox"/>	Do you want to provide your executor with discretion over asset distribution to beneficiaries?	<input type="checkbox"/>	<input type="checkbox"/>
Do you want an appropriate person to take control of entities upon your death e.g. appointer of trust?	<input type="checkbox"/>	<input type="checkbox"/>	Do you have need of a testamentary trust?	<input type="checkbox"/>	<input type="checkbox"/>

Power of attorney

	Client 1	Client 2
Power of attorney :	<input type="checkbox"/> General <input type="checkbox"/> Enduring <input type="checkbox"/> Medical	<input type="checkbox"/> General <input type="checkbox"/> Enduring <input type="checkbox"/> Medical
Name of attorney:		
Are there any limitations on the attorney?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Copy of Power of Attorney attached:		

Funeral plan

Value:	\$	\$
Purchase date:		
Product provider:		
Account number:		

Non-estate assets

Product name:				
Super, pension or annuity?	<input type="checkbox"/> S <input type="checkbox"/> P <input type="checkbox"/> A	<input type="checkbox"/> S <input type="checkbox"/> P <input type="checkbox"/> A	<input type="checkbox"/> S <input type="checkbox"/> P <input type="checkbox"/> A	<input type="checkbox"/> S <input type="checkbox"/> P <input type="checkbox"/> A
Owner:				
Beneficiary/s name:	1.	1.	1.	1.
	2.	2.	2.	2.
	3.	3.	3.	3.
	4.	4.	4.	4.
Nomination type:	<input type="checkbox"/> Non-binding <input type="checkbox"/> Binding <input type="checkbox"/> Non-lapsing <input type="checkbox"/> Reversionary	<input type="checkbox"/> Non-binding <input type="checkbox"/> Binding <input type="checkbox"/> Non-lapsing <input type="checkbox"/> Reversionary	<input type="checkbox"/> Non-binding <input type="checkbox"/> Binding <input type="checkbox"/> Non-lapsing <input type="checkbox"/> Reversionary	<input type="checkbox"/> Non-binding <input type="checkbox"/> Binding <input type="checkbox"/> Non-lapsing <input type="checkbox"/> Reversionary
Date of last review:				
If they have any special estate planning issues or requirements, such as special bequests, testamentary trusts or substantial inheritances, that we should be aware of, please provide details:				
<input type="checkbox"/> Family tree attached				

Scope of the advice

Measurable and specific goals that will be addressed in the current advice	Timeframe to be achieved	Amount	Priority (H/L)
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Short-term objectives (expected to be achieved in 5 years or less)

		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

Long-term objectives (expected to be achieved in greater than 5 years)

		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

Goals that will be addressed in the future (Leave blank where all objectives are being addressed in the current advice)	Timeframe to review	Amount
		\$
		\$
		\$
		\$
		\$

Advice areas or sub-areas that the client requested be excluded from the advice scope and outline any risks of excluding

Client Acknowledgement

Duty of care

Your information recorded in the fact find will be used to prepare your financial plan. Discussions held during this fact finding process should not be implemented before receiving the financial plan we will prepare for you.

Incomplete or inaccurate information

Our advice to you is based on the information you tell us about yourself. If that information is incomplete or inaccurate, this could affect our ability to fully or properly analyse your needs, objectives and financial situation, so our recommendations may not be appropriate for you.

- I have been informed that providing complete and accurate information is important, as it will be used to help form the basis of advice. I understand that if this information is incomplete or inaccurate, the advice provided to me may not be appropriate. I confirm any information I provide is complete and accurate to the extent of my knowledge.
 - *ADVISER USE*** Select this if you are aware of specific missing information and have taken all reasonable steps to obtain this information. By ticking this box you confirm you were unable to correct or verify this information. The details:
-

Agreement to be recorded

If you have agreed for any future conversations between us and yourself to be recorded, you should note that:

- The purpose of the recording is to act as a record of your conversation with your adviser; and
- The recording will be retained securely in your client file.

Your recorded conversations may be made available for review by third parties such as other employees of our practice, employees of our financial planning Licensee, the Regulator or a court of law. You can withdraw your consent to be recorded at any time by providing written instructions (electronic or handwritten) to us.

- I agree for any future conversations between us to be recorded.

Protecting your privacy

As part of the financial planning process, we need to collect information about you. We keep your personal information confidential, and only use it in accordance with AMP's Privacy Policy. Our Financial Services Guide (FSG), a copy of which has been provided to you, sets out in more detail how we collect your personal information and the ways in which that information may be used or disclosed by us. It also provides details of how you can contact us either to access and update or correct your personal information or to make a complaint about a breach of the Australian Privacy Principles.

- I consent to my personal, sensitive and health information being collected; and I understand the information will be collected, used, stored, disclosed, secured and de-identified or destroyed in line with the AMP Privacy Policy a copy of which is available on request or online at amp.com.au/privacy

Investments we recommend

This section only applies where we have agreed to provide you with investment recommendations.

You should not proceed with any investment advice unless you understand:

- All investments carry risk and the different asset groups carry different levels of risk.
- Cash and fixed interest generally carry less risk than other asset classes and are more suitable for short-term goals, however in the long term, returns may not be as high as growth assets and there is a risk your capital will not grow in pace with inflation.
- Property and shares offer a greater opportunity for capital growth and over the long term, the total return can exceed the negative effects of inflation.
- Increasing your investment exposure to capital growth assets, property and shares, increases the risk of experiencing negative returns in the short term.
- A longer term perspective must be taken when investing in property and shares due to the inevitable ups and downs of these markets.
- The timing of negative returns is unknown and may occur when you need access to your money thereby affecting the ability to meet your goals.
- If you need access to your investments in a hurry and they are invested in property and shares, you may be forced to sell at a loss.

If you want to understand more about the risks of investing please read "Investing Between The Flags – A Practical Guide To Investing" created by ASIC before you proceed with our advice. It is available from <http://www.moneysmart.gov.au> or we can provide a copy on request.

Capital guarantees

Before you invest in capital guarantee investments, make sure you understand how the investment and capital protection is structured.

Financial Services Guide (FSG) and Product Disclosure Statement (PDS)

- I have been provided with the FSG version: _____ including the Appendix: Privacy Collection Statement. The contents have been explained to me, and I have had the opportunity to ask questions.

If you agree, we will give this document (and any relevant future updates or versions) to you electronically, by sending you a hyperlink or showing you where it can be accessed on the internet.

Account and reference numbers

- I authorise you to retain and store my/our account numbers and/or Centrelink number for the purpose of providing me with financial planning advice.

Tax File Number (“TFN”)

If you agree for your TFN to be collected and handled by us and the financial planning Licensee when acting on your behalf in relation to your investments, you should note that in accordance with the Taxation Administration Act 1953 (Cth), we:

- Can only collect your TFN where it is necessary for a lawful purpose, such as applying for an investment product, and that is the basis on which your TFN is collected;
- May disclose your TFN to the Australian Taxation Office (ATO) for the purposes of searching the Lost Members Register (“LMR”) records, provide other relevant information for the purposes of searching LMR records and receive the results of this LMR search;
- Will retain your TFN on file for as long as it is needed in connection with the provision of financial services by us, the financial planning Licensee or another AMP adviser;
- May provide this information to financial advisers, brokers and those who are authorised by AMP to review customers' needs and circumstances from time to time;
- Will continue to take reasonable steps to protect your TFN and your TFN information; and when we no longer require the information, we will securely destroy or permanently de-identify your TFN or TFN information.
- The financial planning Licensee may have access to your TFN when conducting normal activities associated with us, as your financial planner.
- It is not an offence to not quote your TFN. If you choose not to quote your TFN in relation to your investments, or you claim an exemption, tax may be taken out of your investment returns. The consequences of you not quoting your TFN may change due to future legislative changes.

My TFN/Exemption number is: _____

Electronic authorisation notification (Optional)

You can ask us to communicate with you in writing via electronic means including, but not limited to email, fax, mobile phone, scan or tablet device. You can indicate your preferences below.

Receiving documents electronically

We may send documents by the electronic means that you have nominated, including our financial services guides, credit guides, advice documents and product disclosure statements.

I would like to receive communication by the following methods:

- Email (including scanned documents) Fax Mobile phone Accessed via tablet device

I am willing to accept documents being supplied electronically as above, including the financial services guide, credit guides, advice documents and product disclosure statements.

Providing instructions electronically

You can authorise us to act on instructions we receive from your nominated electronic means and to receive your formal agreement via your nominated electronic mean.

- I would like to use electronic means to provide instructions, agreement and acknowledgements on documents from time to time.

Emails/text messages sent from the below email address(es) and/or mobile number(s) can be taken as my instructions

Email address(es): _____

Ph number(s): _____

Emails and mobile phones

If you have agreed to use emails/mobile phones to provide authorisation, you need to be aware that:

- If your email address or mobile phone number changes or you cease to have access to your nominated email address or mobile phone, you should notify us immediately.
- We do not take any responsibility for the security or confidentiality of email or SMS communications sent to or through your nominated emails/mobile phone, nor for any delays in transmission due to network or other transmission errors. Neither can we guarantee that emails will be free of viruses.
- You should ensure the email accounts and mobile numbers you nominate are secure and can only be accessed by you. Also, we may not be able to provide advice to you while you are overseas.
- You may withdraw your consent at any time, but you must do so by writing to us, or the financial planning Licensee that you wish to withdraw your consent in providing authorisations via email and/or mobile phone.

By agreeing to use electronic means to receive documents, provide instructions and give agreement or acknowledgements please be aware that the following conditions apply:

- We may refuse to act on any instruction, and will inform you of any such refusal.
- We will endeavour to implement your instructions as soon as we receive them. However, please note that complex transactions may take longer to complete even if we arrange for your request to be implemented without delay.
- The authorities you provide to us in this document apply to any capacity in which you act. For example, if you are a director of a company or trustee of a trust, you provide these authorisations both in your personal capacity and in your capacity as a director or trustee.

Please note: There are some documents that can only be acted upon if physically signed in ink. These may include application forms, forms to confirm your identity, and other forms as required by third parties.

Your email address or mobile phone will not be used for marketing purposes.

Disclosure of information to third parties

- I agree for information to be disclosed to any third party for the purposes of that third party providing me, or offering me, their services which relate to, or in connection with, the financial planning and/or credit services that I have received, unless my consent is withdrawn in writing
- I agree to my personal, sensitive and health information being released to my spouse or partner unless I withdraw my consent in writing.

I consent to providing my signature by way of digital signature as an acknowledgement that I have read and understood the above.

I wish to provide my consent on paper and will not provide a digital signature.

X	Client 1: _____	/	/
X	Client 2: _____	/	/

Initial Advice Agreement

Please review this agreement carefully as it confirms the scope of advice, cost and payment method as agreed between:

Nest Egg Solutions

and

Client 1 Name: _____ **Client 2 Name:** _____

If you have any questions about the content of this Agreement, please ask us before you sign.

As agreed, we will create a financial plan that addresses the goals detailed in the 'Scope of advice' section of this document

Initial Advice Fee

The initial advice fee and payment method has been agreed to as follows:

Charging method	Preferred payment	Services provided *Adviser Use*	Advice Fee
Flat fee: \$	<input type="checkbox"/> Eftpos <input type="checkbox"/> Bpay <input type="checkbox"/> Direct debit (account) <input type="checkbox"/> Direct debt (credit card) <input type="checkbox"/> Cheque <input type="checkbox"/> Investment deduction	Research strategy	\$
Hourly rate [\$]		Prepare your financial plan	\$
Estimated total hours []			\$
If the total hours exceeds our estimate, we will obtain your consent before proceeding with the financial plan		Implementation of the advice	\$
<input type="checkbox"/> We will research and prepare your Financial Plan at no initial cost to you. <input type="checkbox"/> A fee for the implementation of your advice will apply and will be disclosed in Your Financial Plan <input type="checkbox"/> The initial advice fees will be waived upon successful implementation of your insurance policies			
Total Initial Advice Fee Payable			\$

Terms of the agreement

Changes to your circumstances

- Please tell us if there are any changes to your circumstances as soon as practicable. Significant changes in your circumstances may affect our advice. We reserve the right to terminate this agreement and reassess the cost of providing advice. Any additional costs will be agreed upon before we proceed with preparing your revised recommendations.

If you do not implement our advice

- You will be liable for any costs to research and/or prepare Your Financial Plan as detailed above. All implementation costs will be waived. If you have agreed to pay for your initial advice via an investment deduction, an invoice will be issued to you for any amount outstanding.

Your insurance

- If your application for insurance is accepted by the insurance company, we will receive upfront and ongoing payments known as commission. The insurance company requires that in order for us to receive this commission the policy must be in force for a minimum of 12 months.
- Therefore, if you cease to pay premiums on any policies arranged by us within 12 months we will be required to pay the commission (including any amounts that represent our advice fee) back to the insurance company. Accordingly, we reserve the right to recover:
 - The amount we have to refund to the insurance company from you, or
 - The total initial advice fee as documented in this agreement.

In this case you will receive an invoice from us stipulating the amount due and any payment terms.

Client acknowledgement

I/we understand and agree that:

- Nest Egg Solutions will provide services to me/us in line with this Agreement.
- The cost of initial advice, including the payment method has been fully disclosed in this Agreement
- If I/we do not implement the advice in my/our financial plan, all initial advice fees for the research and/or preparation of my/our financial plan will be due and payable immediately.
- All fees in this Agreement are inclusive of GST.

X	Client 1: _____	/	/
X	Client 2: _____	/	/

X	Anthony Pearson	/	/
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Authorisation to collect information

Please accept this copy as authority, as the original will stay on file at the below address.

To	Customer Service Manager
Provider name	
Address	

Client name		Date of birth	
Partner name		Date of birth	
Address and preferred phone number for contact:		Product details:	

To whom it may concern,

Access to information

- I/we authorise you to provide representatives of Nest Egg Solutions (Tony Pearson, Kerry Millar, Kate McKeiver, Karensa Crawford, Karra Hoger & Rae-Lee Curtis) with any information and documentation they require regarding my/our insurance, superannuation and investments.
- I/we am/are aware of the provisions of the Privacy Act and release you from those provisions in respect of information provided to Nest Egg Solutions and its representatives.

X	Client 1 Name: _____	/ /
X	Client 2 Name: _____	/ /

Anthony Pearson Authorised representatives of ABN 35 002 976 294 Member of the AMP Group	Business: Suite 7 111 Aerodrome Raod Maroochyodre QLD 4558 433 Logan Road Stones Corner QLD 4120
	Postal: PO Box 76 Maroochyodre QLD 4558
	Phone: 07 5451 1441
	Email: enquiries@nesteggsolutions.com
	Fax: 07 5443 9488

Transfer servicing rights

I/We authorise the servicing rights of my/our financial products be transferred to

I understand that the existing adviser will no longer:

- be remunerated for this policy/contract(s) following this decision
- have access to my policy/contract information, and
- will no longer be responsible for reviewing my ongoing needs.

I understand that the appointed adviser and their Licensee will:

- will have access to my policy/contract information
- will be responsible for providing me with ongoing advice relating to this policy/contract(s), and
- will receive any remuneration currently being paid for this policy following the transfer.

X	Client 1: _____	/	/
X	Client 2: _____	/	/

Adviser Name	Anthony Pearson Authorised Representative: AFSL:	Adviser code	
Business	Nest Egg Solutions	Contact details	phone 07 5451 1441
Address	Commerce Chambers Suite 7, 111 Aerodrome Road Maroochydore QLD 4558		fax 07 5443 9488
			email enquiries@nesteggsolutions.com

Working papers - Superannuation

Superannuation	
Recommended strategy/s. Why?	
Alternative strategies.	
Reasons for discounting alternative strategies	
Recommended super fund. Why?	
Alternative super fund/s	
Reasons for discounting alternative super funds	
If you are replacing the client's super fund/s, what is the rationale for doing so?	What material feature/s is the client going to lose, gain or maintain?

Working papers - Investments

Investments	
Recommended strategy/s. Why?	
Alternative strategies.	
Reasons for discounting alternative strategies	
Recommended investment product/s. Why?	
Alternative investment product/s	
Reasons for discounting alternative investment product/s	
If you are replacing the client's investment/s, what is the rationale for doing so?	What material feature/s is the client going to lose, gain or maintain?
Recommended ownership structure and the reasons why the alternative structures were discounted.	

Working papers - Insurance

Insurance	
Recommended strategy/s. Why?	
Alternative strategies.	
Reasons for discounting alternative strategies	
Recommended insurance policy/s. Why?	
Alternative insurance policy/s.	
Reasons for discounting alternative policy/s	
If you are replacing the client's policy/s, what is the rationale for doing so?	What material definitions or features is the client going to lose, gain or maintain?
Recommended ownership structure and the reasons why the alternative structures were discounted.	

Working papers - General

	General
Recommended strategy/s	
Alternative strategies	
Reasons for discounting alternative strategies	